

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF SOUTH CAROLINA  
CHARLESTON DIVISION

ROBERTA KARNOFSKY,

Plaintiff,

v.

MASSACHUSETTS MUTUAL  
INSURANCE COMPANY,

Defendant.

C.A. No. 2:14-cv-949-PMD

**VERDICT FORM**

WE, the jury, unanimously answer (please print) the following questions regarding this case:

1. Do you find by a preponderance of the evidence that the Plaintiff, Roberta Karnofsky, was entitled to receive disability benefits from Mass Mutual for the period of September 10, 2010, to July 11, 2011?

Yes \_\_\_\_\_

No

X

2. Do you find by a preponderance of the evidence that Mass Mutual acted in bad faith in the processing and handling of Roberta Karnofsky's claims for disability payments?

Yes \_\_\_\_\_

No

X

3. If the answer to Number 2 is YES, then answer questions 4 & 5. If the answer to Number 2 is NO, then go to Number 6.

4. If the answer to Number 2 is YES, then do you find by a preponderance of evidence that Mass Mutual caused the Plaintiff, Roberta Karnofsky, to suffer emotional distress?

Yes \_\_\_\_\_

No

\_\_\_\_\_

If yes, what amount of emotional distress damages did the Plaintiff, Roberta Karnofsky, prove by a preponderance of the evidence to be entitled to receive?

\$ \_\_\_\_\_ (numbers)

\$ \_\_\_\_\_ (words)

5. If the answer to Number 2 is YES, would you like to consider evidence of punitive damages?

Yes \_\_\_\_\_ No \_\_\_\_\_

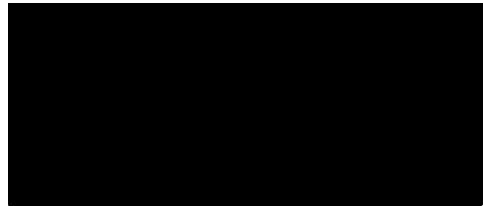
6. Based upon the above findings:

A. We the jury find for the Plaintiff, Roberta Karnofsky, against Mass Mutual

\$ 0.00 (numbers)  
\$ Zero dollars & 00 cents (zero cents) (words)

total actual damages.

This the 4 day of November, 2016



B. We the jury find for the Defendant, Mass Mutual, in this case.

This the 4 day of November, 2016

